

Table I.C.3(1997) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.6%	11.8%	13.7%	15.4%	16.6%	16.6%	13.5%	16.4%
Industry group								
Agric., fish., forest.	8.5%	5.2% *	15.6% *	10.3% *	5.2% *	24.6%	9.3%	7.9%
Mining	23.4%	6.4% *	1.1% *	50.1%	2.9% *	16.5%	35.5%	15.4%
Construction	15.6%	12.7%	13.9%	16.8%	21.1%	12.9% *	14.4%	17.5%
Manufacturing	14.1%	8.4%	13.8%	13.5%	17.3%	13.0%	13.1%	14.3%
Transp., comm., util.	11.0%	12.1%	14.1%	21.8%	19.8%	7.0%	14.3%	10.4%
Wholesale trade	15.0%	7.7% *	15.5%	14.7%	16.5%	16.1%	11.4%	16.7%
Retail trade	22.6%	15.6%	15.9%	22.6%	20.7%	26.1%	18.0%	24.4%
Fin., ins., real est.	16.6%	9.1%	7.6% *	9.1%	20.0%	19.9%	9.0%	19.1%
Services	14.6%	12.9%	13.6%	13.6%	14.4%	16.2%	13.0%	15.4%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Ownership								
For profit, incorporated	16.3%	12.1%	14.2%	16.0%	17.2%	17.4%	14.1%	17.1%
For profit, unincorporated	14.8%	12.6%	12.7%	23.2%	17.0%	12.8%	13.7%	16.0%
Nonprofit	12.3%	8.6%	12.7%	11.2%	12.8%	12.8%	10.0%	12.9%
Unknown	17.7%	9.1% *	7.7% *	5.2% *	23.8%	17.3%	8.2% *	18.9%
Age of firm								
Less than 5 years	17.2%	17.6%	18.7%	19.6%	14.8%	12.0%	18.2%	15.4%
5-9 years	15.5%	14.5%	17.4%	16.1%	16.7%	11.1%	15.7%	15.4%
10-19 years	13.2%	9.2%	12.5%	14.9%	15.9%	14.0%	11.8%	14.8%
20 or more years	14.5%	8.4%	10.9%	14.5%	15.2%	15.9%	11.4%	15.4%
Unknown	17.7%	5.3% *	13.6%	15.3%	19.4%	17.5%	12.2%	17.9%
Multi/single status								
2 or more locations	16.9%	12.6%	12.7%	16.3%	18.2%	16.7%	14.7%	17.0%
1 location only	13.8%	11.8%	13.9%	15.1%	14.4%	14.3%	13.3%	14.5%
Percent full-time employees								
Less than 25%	20.2%	17.5% *	18.9%	18.3%	21.2%	23.3%	19.1%	20.9%
25-49%	19.4%	14.6%	15.3%	23.1%	15.6%	20.6%	18.9%	19.5%
50-74%	15.6%	13.2%	12.7%	17.4%	15.1%	17.0%	13.5%	16.6%
75% or more	15.3%	11.3%	13.8%	14.7%	16.7%	16.2%	13.1%	16.2%
Union presence								
No union employees	16.3%	12.2%	13.7%	15.5%	17.3%	18.5%	13.6%	17.6%
Has union employees	11.6%	2.5% *	6.4% *	13.1%	9.5%	12.5%	7.8%	11.9%
Unknown	15.6%	10.8% *	22.7%	17.7%	20.4%	14.2%	15.2%	15.7%
Percent low wage employees								
50% or more low wage	20.3%	11.3%	17.1%	24.3%	20.0%	23.1%	16.9%	21.6%
Less than 50% low wage	14.5%	12.0%	13.4%	14.6%	15.4%	15.5%	13.2%	15.3%
Unknown	17.5%	9.5%	15.9%	19.4%	21.7%	17.1%	15.0%	17.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table I.C.3(1997) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.52%	0.61%	1.15%	0.51%	1.09%	0.76%	0.58%	0.60%
Industry group								
Agric., fish., forest.	2.20%	4.04% *	4.88% *	5.02% *	7.05% *	6.65%	2.35%	2.20%
Mining	6.36%	5.02% *	5.01% *	14.14%	2.50% *	3.92%	9.94%	3.43%
Construction	1.71%	2.55%	2.49%	1.57%	4.15%	4.36% *	1.61%	3.15%
Manufacturing	0.62%	2.33%	1.41%	1.30%	2.27%	0.64%	1.27%	0.65%
Transp., comm., util.	0.92%	3.48%	3.39%	3.96%	3.41%	1.04%	2.89%	1.29%
Wholesale trade	1.48%	2.73% *	3.07%	2.08%	4.33%	3.02%	1.64%	1.91%
Retail trade	1.39%	1.92%	1.19%	0.97%	2.52%	2.30%	1.00%	1.80%
Fin., ins., real est.	1.15%	1.80%	2.41% *	1.35%	2.79%	1.03%	1.41%	1.24%
Services	0.80%	1.24%	1.94%	0.82%	1.13%	1.15%	0.90%	0.84%
Unknown	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	0.46%	0.73%	0.81%	0.60%	1.09%	0.69%	0.60%	0.53%
For profit, unincorporated	0.82%	1.38%	1.43%	2.01%	2.38%	3.01%	1.06%	1.07%
Nonprofit	1.15%	1.99%	3.77%	0.78%	1.02%	1.73%	1.21%	1.21%
Unknown	1.90%	7.78% *	4.95% *	2.07% *	3.28%	2.14%	7.24% *	1.92%
Age of firm								
Less than 5 years	1.01%	1.28%	2.68%	2.84%	2.36%	3.48%	0.83%	1.65%
5-9 years	1.12%	2.18%	2.55%	1.93%	3.68%	2.22%	1.16%	2.04%
10-19 years	0.61%	0.67%	1.72%	1.56%	2.12%	1.61%	0.83%	1.10%
20 or more years	0.78%	0.70%	1.08%	0.93%	1.23%	1.17%	0.91%	0.86%
Unknown	0.73%	7.43% *	2.23%	1.16%	1.73%	0.96%	2.08%	0.81%
Multi/single status								
2 or more locations	0.57%	2.86%	0.88%	0.72%	1.23%	0.68%	0.82%	0.59%
1 location only	0.77%	0.61%	1.23%	0.50%	1.54%	2.92%	0.60%	1.18%
Percent full-time employees								
Less than 25%	2.02%	6.55% *	4.11%	3.98%	3.26%	5.08%	4.44%	2.11%
25-49%	0.86%	1.99%	3.07%	1.95%	3.01%	1.38%	2.18%	0.76%
50-74%	1.00%	1.49%	1.68%	2.19%	1.43%	2.11%	0.67%	1.46%
75% or more	0.55%	0.61%	1.39%	0.55%	1.25%	0.86%	0.64%	0.63%
Union presence								
No union employees	0.48%	0.81%	0.84%	0.58%	1.17%	0.82%	0.62%	0.63%
Has union employees	1.01%	0.85% *	2.17% *	1.59%	1.33%	1.89%	1.33%	1.24%
Unknown	1.47%	3.25% *	5.32%	2.66%	3.11%	1.48%	2.79%	1.46%
Percent low wage employees								
50% or more low wage	0.89%	2.10%	3.64%	2.31%	1.81%	2.38%	1.50%	1.00%
Less than 50% low wage	0.53%	0.72%	0.85%	0.47%	1.13%	1.25%	0.55%	0.61%
Unknown	1.04%	1.95%	4.49%	2.20%	2.72%	0.87%	3.12%	1.01%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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